

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
ROANOKE DIVISION**

IN RE:)	
)	
REGINALD A. OLIPHANT)	CHAPTER 13
)	
Debtor.)	CASE NO. 12-70668

JUDY A. ROBBINS,)	
UNITED STATES TRUSTEE)	
FOR REGION FOUR,)	
)	
Movant,)	
)	
v.)	
)	
MARK JENNINGS and)	
FINANCIAL ASSOCIATES)	
ENTERPRISE MARKETING, INC.,)	
)	
Respondents.)	

ORDER

For the reasons set forth in the Court's contemporaneous Memorandum Decision, it is hereby ORDERED that the United States Trustee's Motion for Entry of an Order Pursuant to 11 U.S.C. §§ 105, 110, 526, and 527 Requiring the Disgorgement of Fees Received, Payment of Damages to the Debtor, and Imposition of Fine is hereby GRANTED. Mark Jennings and Financial Associates Enterprise Marketing, Inc. shall be jointly and severally liable to pay \$9,000.00 to the Debtor's Chapter 13 Trustee, \$18,000.00 to the Debtor, and \$8,000.00 to the Office of the United States Trustee. A payment made by either entity will be credited against the respective amounts due. It is further ORDERED that such amounts shall be paid within sixty (60) days after the entry of this order, and if not paid by such date, they shall accrue interest

thereafter as provided by law and shall be subject to increase for reasonable attorneys' fees and costs incurred to enforce such liabilities.

Further, Jennings and Financial Associates Enterprise Marketing, Inc. are hereby permanently enjoined from acting, directly or indirectly, as bankruptcy petition preparers in the Western District of Virginia.

The Clerk is directed to send copies of this Order to the Debtor; Mark A. Black, Esq., counsel for the Debtor; Margaret K. Garber, Esq., counsel for the United States Trustee; Mark Jennings at 3414 Valley View Ave., N.W., Roanoke, Virginia 24012; Financial Associates Enterprise Marketing, Inc. at P.O. Box 13871, Roanoke, Virginia 24037; and the Chapter 13 Trustee.

ENTER this 23rd day of June, 2014.



UNITED STATES BANKRUPTCY JUDGE